

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RONALD W HALLAS, JR.
KRISTEN M. HALLAS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-22388

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code, *
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

*** Elizabeth Township r/e taxes
year 17-19
Elizabeth Township EIT tax year 17
Elizabeth Forward SD EIT tax year 17
are all excepted from discharge.**

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/29/2016 and confirmed on 8/11/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		95,999.00
Less Refunds to Debtor	678.76	
TOTAL AMOUNT OF PLAN FUND		95,320.24

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,434.27	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,934.27

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	KEYBANK NA** Acct: 9225	0.00	47,682.95	0.00	47,682.95
	KEYBANK NA** Acct: 9225	12,661.11	12,661.11	0.00	12,661.11
	ELIZABETH FORWARD SD (ELIZABETH B) Acct: F371	4,489.31	4,489.31	1,618.93	6,108.24
	ELIZABETH FORWARD SD (ELIZABETH B) Acct: F371	1,011.50	1,011.50	0.00	1,011.50
	COUNTY OF ALLEGHENY (RE TAX)* Acct: F371	1,024.53	1,024.53	323.52	1,348.05
	COUNTY OF ALLEGHENY (RE TAX)* Acct: F371	282.43	282.43	0.00	282.43
	ELIZABETH TOWNSHIP (RE) Acct: 9299	1,416.52	1,416.52	153.40	1,569.92
	ELIZABETH TOWNSHIP (RE) Acct: 9299	340.56	340.56	0.00	340.56
	ELIZABETH TOWNSHIP (RE) Acct: 0371	0.00	0.00	0.00	0.00
	CAPITAL ONE AUTO FINANCE** Acct: 9583	14,795.16	14,795.16	1,586.05	16,381.21
					87,385.97

Priority				
	DENNIS J SPYRA ESQ Acct:	0.00	0.00	0.00
	RONALD W HALLAS, JR. Acct:	0.00	0.00	0.00
	RONALD W HALLAS, JR. Acct:	678.76	678.76	0.00
	DENNIS J SPYRA & ASSOCIATES Acct:	0.00	0.00	0.00
	DENNIS J SPYRA ESQ Acct:	3,500.00	3,500.00	0.00
	ELIZABETH TOWNSHIP (RE) Acct: 9299	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	ELIZABETH TOWNSHIP (RE) Acct: 9299	0.00	0.00	0.00	0.00
	ELIZABETH TOWNSHIP (EIT) Acct: 9299	0.00	0.00	0.00	0.00
	ELIZABETH FORWARD SD (ELIZABETH T) Acct: 9299	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured

	BRANCH BANKING&TRUST CO/BB&T(*) Acct:	0.00	0.00	0.00	0.00
	BRENDAN KEITH PETRICK ESQ Acct:	0.00	0.00	0.00	0.00
	CBE GROUP Acct:	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct:	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct:	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP Acct: 0201	2,546.81	0.00	0.00	0.00
	CLIMATECH INC Acct:	0.00	0.00	0.00	0.00
	COMMUNITY BANK(*) Acct:	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION Acct:	0.00	0.00	0.00	0.00
	KEYBANK NA S/B/M FIRST NIAGARA BANK Acct: 2209	9,133.67	0.00	0.00	0.00
	KEYBANK NA S/B/M FIRST NIAGARA BANK Acct: 3832	4,230.46	0.00	0.00	0.00
	CAPITAL ONE NA** Acct: 4027	424.69	0.00	0.00	0.00
	PNC BANK NA Acct: 0659	7,176.63	0.00	0.00	0.00
	REC MANAGEMENT SERVICE Acct:	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION** Acct:	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 0125	258.46	0.00	0.00	0.00
	ALLY BANK** Acct: 4349	530.38	0.00	0.00	0.00
	ALLY FINANCIAL** Acct: 6978	11,532.65	0.00	0.00	0.00
	KEYBANK NA S/B/M FIRST NIAGARA BANK Acct: 7204	192.56	0.00	0.00	0.00
	KEYBANK NA S/B/M FIRST NIAGARA BANK Acct: 6978	8,693.72	0.00	0.00	0.00
	KEYBANK NA S/B/M FIRST NIAGARA BANK Acct: 8300	5,698.48	0.00	0.00	0.00
	JENNIFER L CERCE ESQ Acct:	0.00	0.00	0.00	0.00
	SYNCHRONY BANK++ Acct: 9016	0.00	0.00	0.00	0.00
	JEFFREY R HUNT ESQ Acct:	0.00	0.00	0.00	0.00

*** NONE ***

TOTAL PAID TO CREDITORS

87,385.97

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	36,021.12
UNSECURED	50,418.51

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

RONALD W HALLAS, JR.
KRISTEN M. HALLAS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-22388

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code. *

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

*** Elizabeth Township r/e taxes
year 17-19**

Elizabeth Township EIT tax year 17

**Elizabeth Forward SD EIT tax year 17
are all excepted from discharge.**

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ronald W Hallas, Jr.
Kristen M. Hallas
Debtors

Case No. 16-22388-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 27, 2021

User: dbas
Form ID: pdf900

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	+ Ronald W Hallas, Jr., 900 Pineview Drive, Elizabeth, PA 15037-9418
jdb	#+ Kristen M. Hallas, 900 Pineview Drive, Elizabeth, PA 15037-9418
cr	+ KeyBank N.A. S/B/M First Niagara, KeyBank N.A., 4910 Tiedeman Road, 4910 Tiedeman Road, 4910, Brooklyn, Oh 44144-2338
14252269	+ Brendan K Petrick, Esquire, 104 Braemont Place, McKeesport, PA 15135-2108
14273963	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14252276	+ Climatech, Inc., 200 Bilmar Drive, Pittsburgh, PA 15205-4601
14279063	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14255046	+ Elizabeth Forward School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15273422	+ Elizabeth Forward School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15288127	+ KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14252283	+ National City Card Services, 4661 East Main Street, Columbus, OH 43251-0001
14252284	+ The Recievable Manangement, 240 Emery Street, Bethlehem, PA 18015-1980
15273421	+ Township of Elizabeth, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14252285	+ Us Dept of Education, P.O. Box 5609, Greenville, TX 75403-5609
14278132	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Sep 27 2021 23:39:38	Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: rmscedi@recoverycorp.com	Sep 27 2021 23:39:52	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14270212	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14272139	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14252268	Email/Text: bankruptcy@bbandt.com	Sep 27 2021 23:24:00	BB&T, P.O. Box 1847, Wilson, NC 27894
14252271	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 27 2021 23:39:48	Capital One, PO Box 85520, Richmond, VA 23285
14252272	+ Email/Text: bankruptcynotices@cbecompanies.com	Sep 27 2021 23:25:00	CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
14252277	Email/Text: svlainich@communitybank.tv	Sep 27 2021 23:25:57	Community Bank, P.O. Box 357, 100 North

District/off: 0315-2

User: dbas

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Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 36

14256600	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Sep 27 2021 23:39:38	Market Street, Carmichaels, PA 15320 Capital One Auto Finance,c/o AIS Portfolio Service, 4515 N Santa Fe Ave.Dept. APS, Oklahoma City, OK 73118-7901
14252275	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2021 23:39:53	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
14295830	+ Email/Text: fnb.bk@fnfg.com	Sep 27 2021 23:25:00	FIRST NIAGARA BANK, N.A., First Niagara Bank, PO Box 514, Lockport, NY 14095-0514
14277312	Email/Text: fnb.bk@fnfg.com	Sep 27 2021 23:25:00	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
14252279	+ Email/Text: fnb.bk@fnfg.com	Sep 27 2021 23:25:00	First Niagra, P.O. Box 514, 6950 S. Transit Road, Lockport, NY 14094-6333
14252281	Email/Text: fnb.bk@fnfg.com	Sep 27 2021 23:25:00	First Niagra Bank, N.A., P.O. Box 28, Buffalo, NY 14240-0028
14252273	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 27 2021 23:39:35	Chase, P.O. Box 15298, Wilmington, DE 19850
14252274	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 27 2021 23:39:22	Chase, P.O. Box 15325, Wilmington, DE 19886
15107026	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 27 2021 23:25:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
14252282	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2021 23:24:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14302382	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2021 23:24:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
14255491	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2021 23:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14257196	Email/PDF: rmscedi@recoverycorp.com	Sep 27 2021 23:39:27	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		FIRST NIAGARA BANK, N.A.
cr	*+	Elizabeth Forward School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14252270	*+	Brendan K Petrick, Esquire, 104 Braemont Place, McKeesport, PA 15135-2108
14252280	*+	First Niagra, P.O. Box 514, 6950 S. Transit Road, Lockport, NY 14094-6333
14252278	##+	Department of Education, FedLoan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: dbas

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Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 36

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FIRST NIAGARA BANK N.A. bnicholas@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Ronald W Hallas Jr. attorneyspyra@dennisspyra.com, deborah@dennisspyra.com;missdebrastone@msn.com
Dennis J. Spyra	on behalf of Joint Debtor Kristen M. Hallas attorneyspyra@dennisspyra.com deborah@dennisspyra.com;missdebrastone@msn.com
Garry Alan Masterson	on behalf of Creditor KeyBank N.A. S/B/M First Niagara pitecf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Elizabeth Forward School District jlc@mbm-law.net
Joshua I. Goldman	on behalf of Creditor FIRST NIAGARA BANK N.A. jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9